

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of the claims in the application:

Listing of Claims:

1. (Previously Presented) A method for preventing check fraud, the method comprising the steps of:

electronically creating a check containing a first set of information, the first set of information comprising at least a payee, an amount, a date, a customer name, and a check number;

attaching a bar code to the check using electronic placement means wherein the bar code contains an associated customer's account number, an associated bank's routing number and a second set of information, the second set of information is at least the payee and the amount;

electronically transferring the account number, the routing number, and the second set of information to an the associated bank;

presenting the check, with the attached bar code, to the bank;

scanning the bar code at the associated bank, thereby entering the information on the bar code into the associated bank's database;

comparing the electronically transferred second set of information and the information from the bar code in the associated bank's database; and,

paying the check in response to the comparison only if the electronically transferred second set of information is identical to the corresponding portion of the information from the bar code in the associated bank's database.

Claims 2-5 (Canceled)

6. (Previously Presented) A method for preventing fraud, the method comprising the steps of:

- delivering to an associated drawee at least one negotiable instrument drawn to an associated drawer's account;

- the drawee entering information from the negotiable instrument into an electronic database;

- linking the electronic database with the drawer's account;

- transferring the information from the electronic database to a global computer network;

- providing an associated drawer access to the global computer network;

- providing the drawer access to the information from the negotiable instrument;

- accessing the at least one negotiable instrument on the global computer network;

- providing comparison of the information from the electronic database with information from the negotiable instrument recorded by the drawer; and,

- having the drawer advise the drawee whether or not to pay the at least one negotiable instrument based upon on the comparison.

7. (Previously Presented) The method of claim 6, wherein the at least one negotiable instrument is at least two negotiable instruments and the step of having the drawer advise the drawee whether or not to pay the at least one negotiable instrument comprises the step of:

- having the drawer advise the drawee which of the at least two negotiable instruments to pay based upon the comparison.

8. (Previously Presented) The method of claim 6, wherein accessing the at least one negotiable instrument on the global computer network comprises the steps of:

- determining if the at least one negotiable instrument was created by the drawer; and,

- electronically marking the at least one negotiable instrument if the at least one negotiable instrument was created by the drawer.

9. (Original) The method of claim 8, wherein the method further comprises the step of:

paying the at least one negotiable instrument that the drawer has advised the drawee to pay.

10. (Currently Amended) A method for preventing fraud, the method comprising the steps of:

creating at least one negotiable instrument containing a first set of information, the first set of information containing at least, a payee, an amount, a date, and an associated drawee's identity;

attaching a machine readable code to the at least one negotiable instrument, the machine readable code containing a second set of information, the second set of information comprising an associated drawer's account number, the drawee's routing number, the payee, and the amount;

the drawer electronically transferring the second set of information to the drawee, for later comparison with the negotiable instrument when the negotiable instrument is presented to the drawee;

~~the drawee entering the second set of information into a database, for later comparison with the negotiable instrument when the negotiable instrument is presented to the drawee.~~

wherein electronically transferring the second set of information to the drawee comprises the steps of the drawee:

_____ the drawee receiving the at least one negotiable instrument; and,

_____ the drawee scanning the machine-readable code, thereby entering the second set of information on the machine readable code into the drawee's database for later comparison with the negotiable instrument when the negotiable instrument is presented to the drawee;[[.]]

the drawee comparing the electronically transferred second set of information and the information from the machine readable code in the drawee's database; and,

paying the negotiable instrument in response to the comparison only if the electronically transferred second set of information is identical to the corresponding portion of the information from the machine readable code in the drawee's database.

Claims 11-19 (Canceled)

20. (Previously Presented) A method for integrating the creation and processing of negotiable instruments, the method comprising the steps of:

- providing a drawer having an account with a corresponding account number;
- providing a drawee with a drawee routing number;
- creating at least one negotiable instrument containing a first set of information, the first set of information comprising a payee, an amount, a date, and a drawee's identity;
- attaching a machine readable code to the at least one negotiable instrument, the machine readable code containing a second set of information, the second set of information comprising the drawer's account number, the drawee's routing number, the payee, and the amount;
- electronically transferring the second set of information to an associated drawee bank;
- providing a payee bank;
- presenting the at least one negotiable instrument, with the attached machine readable code, to the payee;
- having the payee transfer the at least one negotiable instrument to the payee bank;
- having the machine readable code scanned, thereby entering the information on the machine readable code into the payee bank's database;
- having the payee bank electronically transfer the results of the scan of the machine readable code to the drawee bank;
- having the drawee bank compare the results of the scan of the machine readable code to the second set of information; and,

having the drawee bank pay, in response to the comparison, the at least one negotiable instrument only if the information from the machine readable code is identical to the second set of information.

Claims 21-22 (Canceled)

23. (Previously Presented) The method of claim 20, wherein the method further comprises the steps of:

- providing an integrated system, wherein the drawee and the drawer's creation of the at least one negotiable instrument are linked, whereby when the at least one negotiable instrument is created, the first set of information is stored in a drawee database;

- providing means for the drawer to access the drawer's account;

- having the drawee bank automatically update the drawer's account to reflect payment of the at least one negotiable instrument, thereby creating an up to date amount in the drawer's account.

24. (Previously Presented) The method of claim 7, wherein the method further comprises the steps of:

- determining if any of the at least two negotiable instruments were created by the drawer;
- and,

- electronically marking any of the at least two negotiable instruments that were created by the drawer.

25. (Previously Presented) The method of claim 24, wherein the method further comprises the step of:

- paying all of the negotiable instruments that the drawer has advised the drawee to pay.

26. (Previously Presented) The method of claim 20, wherein having the machine readable code scanned comprises the steps of:

having the payee scan the machine-readable code, thereby entering the information on the machine readable code into the payee's database; and,

having the payee electronically transfer the results of the scan of the machine readable code to the payee bank.

27. (Previously Presented) The method of claim 20, wherein having the machine readable code scanned comprises the step of:

having the payee bank scan the machine readable code, thereby entering the information on the machine readable code into the payee bank's database.